



President

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As President of Fathom Financial Partners, Brendan Dunleavy, CPA, provides the vision and leadership that guides the firm's mission of helping clients make confident, well-informed financial decisions. With more than 30 years of experience in accounting and financial planning, Brendan brings deep technical knowledge and a genuine passion for helping families and business owners achieve lasting financial success.

Throughout his career, Brendan has focused on serving clients approaching or living in retirement. His background as a Certified Public Accountant allows him to integrate tax-efficient strategies into every aspect of financial planning, from income distribution to estate and charitable giving. Clients often turn to Brendan when they need a trusted advisor to help simplify complex financial situations, navigate life transitions, or coordinate multi-generational wealth strategies.

Known for his approachable nature and storytelling, Brendan believes the best financial relationships are built on trust, clarity, and genuine care. Under his leadership, Fathom Financial Partners has grown into a collaborative, client-focused firm that values integrity, teamwork, and lasting impact.

Brendan earned his B.B.A. in Accounting from Michigan State University and a Master's degree in Personal Finance from Walsh College. He also holds the Certified Public Accountant (CPA) designation.

Recognitions & Awards

- Five Star Wealth Manager, selected 9 times by Hour Detroit*
- Crain's Detroit Business "Top 40 Under 40" in 1999**

Professional Registrations & Licenses

- Series 7 & 65
- Life, Accident & Health Insurance

On a Personal Note

Brendan and his wife, Eileen, reside in Plymouth, Michigan, where they raised their five children, Kathleen, Colleen, Brendan Pat, Maura, and MaryGrace, all of whom are now married and building families of their own. Brendan is an active member of Our Lady of Good Counsel and enjoys being involved in his local community.

Family is at the heart of his life, and he especially treasures time spent with his grandchildren. He's known for his love of storytelling, his quick wit, and his daily stop at Tim Hortons for coffee. Whether he's gathered around the table sharing stories or on the sidelines cheering for his grandkids, Brendan brings warmth, humor, and genuine joy to every moment.

The FIVE STAR Wealth Manager list is created by Crescendo Business Services LLC. It includes less than 8% of 3715 wealth managers in the Detroit-area in 2025. Award candidates are identified by one of three sources; firm nomination, peer nomination or prequalification. Wealth managers were evaluated across ten criteria: (a) Credentialed as an investment advisory representative or a registered investment advisor; (b) Actively employed as a credentialed professional in the financial services industry for a minimum of five years; (c) Favorable regulatory and complaint history review; (d) Fulfilled their firm review based on internal firm standards; (e) Accepting new clients; (f) One-year client retention rate; (g) Five-year client retention rate; (h) non-institutional discretionary and/or non-discretionary client assets administered; (i) Number of client households served. (j) Educational and professional designations. Favorable and unfavorable evaluations are included in the score. Each wealth manager is reviewed for regulatory actions, civil judicial actions, and customer complaints. A favorable regulatory and complaint history is defined by Five Star Professional to mean that the wealth manager has not: *Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; *Had more than a total of three settled or pending customer complaints filed against them with any regulatory authority or through Five Star Professional's consumer complaint process; *Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; *Filed for personal bankruptcy; *Been convicted of a felony. Five Star Wealth Managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Scores reflect an average of all respondents and are not representative of any one client's evaluation. The Five Star award is not indicative of the wealth managers' future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. Working with a FIVE STAR Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or the magazine. Five Star Professional is not an advisory firm. For more information on the Five Star award and the research/selection methodology, go to: [fivestarprofessional.com](https://www.fivestarprofessional.com).

**Honorees of the 1999 40 under 40 were selected by Crain's editorial staff based on their career accomplishments, impact in their field and contributions to their community. Most candidates were nominated by peers or colleagues, but some were chosen by the newsroom. Third-party rankings and recognitions are no guarantee of investment success and do not ensure that a client or prospective client will experience a high level of performance or results. These ratings should not be construed as an endorsement of the advisor nor are they representative of any one client's evaluation.

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Chief Executive Officer

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As Chief Executive Officer of Fathom Financial Partners, Doug Dawe, CFP®, leads with focus, energy, and a clear sense of direction. With more than 25 years of experience in financial planning, Doug combines analytical insight with practical, real-world advice—helping clients make smart decisions that move them closer to the life they want.

Doug is known for his quick decision-making and ability to deliver information in a way that's clear, concise, and actionable. He believes good financial guidance should simplify complexity, not add to it. His clients appreciate his straightforward approach and often leave meetings feeling understood, motivated, and confident in their next steps.

As a strategist and leader, Doug sets direction and empowers both clients and colleagues to focus on what matters most. He's passionate about turning financial goals into real outcomes, guiding families through retirement transitions, business growth, and wealth coordination with purpose and precision.

Doug earned his bachelor's degree in Political Science from Colorado College and holds the CERTIFIED FINANCIAL PLANNER® certification.

Professional Certifications, Registrations & Licenses

- CERTIFIED FINANCIAL PLANNER® Certification
- Series 6, 7, 63 & 65
- Life, Accident & Health Insurance

On a Personal Note

Doug lives in Ortonville, Michigan, with his wife, Jennifer, where they homeschooled their three children—Christian, Emma, and Megann. All three of their kids are now married, and Doug and Jennifer love taking family trips to stay connected. They recently welcomed their second grandchild, a role Doug proudly calls one of his greatest joys.

Outside of work, Doug plays in a golf league and is known for having the best swing on the Fathom team. He enjoys relaxing with a craft beer (a good Hefeweizen is his favorite) and has a soft spot for '90s alt rock and grunge music. His witty sense of humor, direct nature, and genuine care for people make him someone clients and teammates trust and enjoy being around—on and off the course.



Director of Operations

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As Director of Operations at Fathom Financial Partners, Christina Mick keeps the firm running smoothly through a blend of organization, expertise, and quiet leadership. With more than 20 years of experience in the financial services industry, Christina is uniquely qualified to address the diverse needs of clients as they prepare for their financial futures.

She plays an integral role in coordinating between advisors, support staff, and clients—ensuring that every detail, from planning strategies to compliance processes, runs seamlessly. Christina works directly with clients on investment and planning strategies, including asset allocation, education funding, retirement planning, and risk management through life and long-term care insurance. Behind the scenes, she's known for anticipating challenges before they arise and creating efficient systems that allow the entire firm to serve clients more effectively.

Her colleagues often describe her as the glue of the team—the person who quietly keeps everything (and everyone) connected. Whether she's solving a complex client issue, improving workflows, or supporting an advisor through a new initiative, Christina approaches every challenge with patience, insight, and professionalism.

Christina earned her B.S. in Anthropology-Zoology from the University of Michigan and is a member of the Lake Orion Chamber of Commerce, the National Organization for Women, and the Financial Services Institute.

Professional Registrations & Licenses

- Series 7, 63 & 66
- Life, Accident & Health Insurance

On a Personal Note

Christina lives in Lake Orion, Michigan, with her husband, Sean, their two children, and a lively collection of rescue animals. Their home is full of laughter, playful energy, and a good dose of sarcasm.

Outside of work, Christina enjoys gardening, reading, and volunteering with Canine Companions Rescue Center. She's witty, down-to-earth, and always ready with a quick comeback or a thoughtful word of encouragement. Whether she's keeping the Fathom office organized or her family entertained, Christina brings patience, humor, and heart to everything she does.



Director of Investment Management

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Louie Perraut, CFP®, is the Director of Investment Management at Fathom Financial Partners. He works closely with individuals, families, and professionals to help them make clear, confident financial decisions—especially when life and markets feel uncertain.

With a background in the healthcare industry, Louie understands the demands placed on medical professionals and the challenges that come with managing complex retirement plans like 403(b)s and 457s. Many of his clients come to him unsure if they're making the most of their employer-sponsored plans or how to turn savings into a reliable retirement income. Louie's goal is to make the process simple and purposeful—helping clients organize their finances, improve investment efficiency, and feel secure in their long-term strategy.

He also works extensively with professors and university employees, helping them make sense of the often-confusing retirement and investment options offered through their institutions. Many find themselves unsure how their 403(b), 457, and pension benefits fit together—or how to turn them into a coordinated plan for retirement. Louie helps his clients evaluate their investment choices, understand contribution and tax implications, and build strategies that turn complex benefit systems into clear, actionable plans. His goal is to help every client feel confident that the hard work they've put into their careers will translate into the financial freedom they deserve.

Louie earned his B.A. in Mathematical Economics from Michigan State University, where he received the Chia Kuei Tsao Award for Outstanding Academic Achievement in Mathematics. He also holds the CERTIFIED FINANCIAL PLANNER® certification.

Professional Certifications, Registrations & Licenses

- CERTIFIED FINANCIAL PLANNER® Certification
- Series 7 & 66
- Life, Accident & Health Insurance

On a Personal Note

Louie lives in Berkley, Michigan, with his wife, Bere, and their two cats, Alice and Ann. In December 2025, they celebrated the arrival of their first child, Edward. Outside of work, Louie enjoys staying active, traveling, and spending time with friends and family. On weekends, you'll often find him trying a new restaurant, heading to a concert, or catching a local comedy show.

He believes in keeping life balanced—whether that's through a morning workout, time outdoors, or a quiet moment of meditation. Louie approaches life with curiosity and humor, values genuine connection, and believes that good financial advice starts with truly understanding the person behind the numbers.



Partner Advisor

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As a Partner Advisor at Fathom Financial Partners, Ryan Hozeska, CFP®, helps individuals and families make sense of their finances so they can make confident, informed decisions about their future. Known for his warm and approachable nature, Ryan has built lasting relationships with clients by focusing on education, clarity, and trust.

Ryan works with executives, professionals, and retirees from Fortune 500 companies, with a special focus on healthcare workers, nurses, and university professionals. He helps clients properly diversify their 401(k) and retirement savings plans, manage risk, and develop customized strategies to build and preserve wealth. Clients appreciate his ability to take complex financial topics and explain them in simple, actionable terms.

His goal is to empower every client to feel confident about their path to financial independence—knowing that their plan is built around their values, goals, and lifestyle.

Ryan earned his Bachelor of Business Administration from Saginaw Valley State University.

Professional Certifications, Registrations & Licenses

- CERTIFIED FINANCIAL PLANNER® Certification
- Series 7 & 66
- Life, Accident & Health Insurance

On a Personal Note

Ryan and his wife, Cassidy, welcomed their daughter, Ellie, in June 2026. They live in Royal Oak, Michigan, with their dog, Harley, and are enjoying updating and renovating their home—one project at a time. Outside of work, Ryan loves cooking without recipes, experimenting with new flavors, and sharing meals with friends and family.

He's also an avid Detroit Red Wings fan and enjoys spending time outdoors—whether it's golfing, hiking, fishing, or making his own maple syrup in the spring. Ryan's easygoing personality, curiosity, and genuine care for people make him a trusted partner and a natural fit for clients who want a financial advisor who listens, teaches, and truly connects.



Partner Advisor

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As a Partner Advisor at Fathom Financial Partners, MaryGrace Voss, CDFA®, helps clients build financial clarity and confidence through education, structure, and genuine care. She believes financial planning should simplify life, not complicate it—and she takes pride in helping clients understand their options and feel at ease in their decisions.

MaryGrace works with individuals, families, and business owners to develop strategies for asset allocation, education funding, retirement planning, and risk management through life and long-term care insurance. She is known for her patient and thoughtful approach, as well as her ability to explain complex financial concepts in clear, practical terms.

Over the years, she has developed a special focus on empowering women at all stages of life—whether they're advancing in their careers, preparing for retirement, or navigating life transitions. Her goal is always the same: to ensure every client feels informed, supported, and confident in their financial path.

MaryGrace earned her Bachelor's degree in Accounting from Xavier University and her MBA from Walsh College.

Professional Certifications, Registrations & Licenses

- Certified Divorce Financial Analyst® Certification
- Series 7 & 66
- Life, Accident & Health Insurance

Memberships & Affiliations

- Member, Young Catholic Professionals

On a Personal Note

MaryGrace and her husband, Michael, live in Grosse Pointe, Michigan, with their goldendoodle, Izzo, and are excited to begin building their new home in Northville. She is active in the Irish Catholic community and values time spent with family and friends.

Outside of work, MaryGrace is an avid sports fan, cheering for the Detroit Lions, Xavier Musketeers basketball, and Michigan State football and basketball. Known for her lighthearted nature, steady presence, and sense of humor, she brings warmth and positivity into every room she enters. Clients often describe her as both a trusted guide and a teammate—someone who listens, cares, and helps them stay focused on what matters most.



Advisor Team

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Connect With Us

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Our Approach

A guided path toward clarity, confidence, and long-term direction—so you always understand where you stand and where you're going.

1 Personal Insight Meeting

During our initial meeting together, we want to take the time to get to know you and what questions you'd like answered.

2 Deep Dive Meeting

During this session, we will work with you to prioritize and define your goals.

3 Clarity Meeting

During this meeting, we will review your goals and have a collaborative discussion about your cash flow strategies.

4 Solutions Meeting

We'll walk you through our team's recommendations for your unique financial plan and make sure you feel confident moving forward.

5 Implementation Meeting

This includes opening and funding accounts and walking through next steps—so you understand how everything is working together.

6 Statement Reading Meeting

One to two months after your initial account funding, we'll meet to review your accounts, set up access, determine your desired review schedule. You'll also meet the full Fathom team—so you know exactly who's supporting you moving forward.

7 Targeted Review Meetings

As life evolves, we adjust strategies, track progress, and make sure everything stays aligned with your goals.

What lies beneath **is where it begins.**

MONEY THAT'S INTENTIONAL. TRANSFORMATIONAL. DESIGNED FOR THE LIFE YOU WANT TO LIVE.

We believe financial planning should feel clear, personal, and built around your life.

Our team starts by listening—understanding where you are, what matters most, and where you want to go. We put your worth ahead of your net worth.

Through conversation, analysis, and collaboration, we bring every part of your financial life into focus and create a plan that truly fits. As life changes, we stay alongside you with clarity, perspective, and thoughtful guidance.

Your plan should feel personal, clear, and built around your life. You are part of a lasting relationship with a team committed to helping you move forward with confidence.

How We Help

- ◆ Financial planning
- ◆ Investment portfolio management
- ◆ Retirement planning
- ◆ 401(k) & 403(b) guidance
- ◆ Tax-efficient strategies
- ◆ Estate planning
- ◆ Cash flow & budget
- ◆ Employee benefits
- ◆ College funding
- ◆ Long-term care
- ◆ Insurance solutions



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Financial Document Checklist

Send Ahead

Please send copies to hello@fathomfp.com before our next meeting so we can review them in advance.

Retirement Accounts

- 401(k), 403(b), 401(a), 457, or other employer-sponsored retirement plans
- Traditional IRAs
- Roth IRAs
- SEP IRAs
- SIMPLE IRAs

Non-Qualified Investment Accounts

- Brokerage accounts
- Stock options
- Mutual funds
- Annuities
- Deferred compensation plans

Cash & Savings

- Checking accounts
- Savings and money market accounts
- Certificates of Deposit (CDs)

Education Funding

- 529 plans
- Coverdell ESAs
- UGMA / UTMA accounts

Insurance

- Life insurance policies (most recent statements)
- Disability income insurance
- Long-term care insurance

Review Together

Please bring any relevant documents or have these details ready to discuss together.

Assets

- Vehicles
- Personal property / valuables
- Other titled assets

Income & Cash Flow

- Income from all sources
- Expenses and cash flow

Business Ownership

- Business valuations or appraisals
- Buy-sell agreements
- Employee benefits
- Employer-provided retirement plans

Real Estate

- Estimated property values
- Property tax statements

Estate & Legal Documents

- Wills, trusts, or other estate planning documents
- Powers of Attorney
- Health Care Directives

Liabilities

- Mortgage statement
- Loans (auto, student, HELOC, etc.)
- Credit card statements

How We Get Paid

While it is very important that you understand the features and benefits of any investment you purchase, it is also important that you know the costs associated with that investment. Our compensation is one of those costs. Depending on the product and services you choose to purchase, we will receive compensation based on the payment you make and the products you purchase.

We are compensated in a number of ways on the sale of various investment products. These products include mutual funds, fixed and variable annuities, variable life insurance, 529 college savings plans, and investment advisory programs, to name a few. We earn commissions on the sale of life insurance and annuity products, as well as the sale of stocks. We are paid from the sales charge associated with a mutual fund purchase, and we charge a flat fee based on assets under management in one of our Managed Account Programs.

If you elect to participate in one of the Managed Account Programs, a breakdown of our fee schedule is below. This fee schedule represents the fees we charge based on the overall value of assets under management. There are also platform fees that will be added, and those vary by program. Meetings to review these products and their performance will not result in any additional fees.

Your specific costs and fees will be discussed once your plan is created and before any purchases are made.

We understand that fees are one factor in your decision to do business with us. We keep our fees reasonable when compared to others in our field and expect that you will find the value you receive from our expertise will far outweigh any fees paid.

Assets Under Management

ACCOUNT TIERS				ADVISOR FEES
	UP TO		\$250,000	1.25%
Next	\$250,000	to	\$500,000	1.20%
Next	\$500,000	to	\$750,000	1.10%
Next	\$750,000	to	\$1,000,000	0.90%
Next	\$1,000,000	to	\$2,000,000	0.60%
Next	\$2,000,000	to	\$5,000,000	0.45%
Next	\$5,000,000	to	\$25,000,000	0.30%
Next	\$25,000,000	to	Plus	0.20%

2026 Tax Planning Guide

2026 Tax Rate Schedule

Taxable income (\$)	Base amount of tax (\$)	Plus	Marginal tax rate	Of the amount over (\$)
Single				
0 to 12,400		+	10.0	
12,401 to 50,400	1,240.00	+	12.0	12,400.00
50,401 to 105,700	5,800.00	+	22.0	50,400.00
105,701 to 201,775	17,996.00	+	24.0	105,700.00
201,776 to 256,225	41,024.00	+	32.0	201,775.00
256,226 to 640,600	58,448.00	+	35.0	256,225.00
Over 640,600	192,979.25	+	37.0	640,600.00
Married filing jointly and surviving spouses				
0 to 24,800		+	10.0	
24,801 to 100,800	2,480.00	+	12.0	24,800.00
100,801 to 211,400	11,600.00	+	22.0	100,800.00
211,401 to 403,550	35,932.00	+	24.0	211,400.00
403,551 to 512,450	82,048.00	+	32.0	403,550.00
512,451 to 768,700	116,896.00	+	35.0	512,450.00
Over 768,700	206,583.50	+	37.0	768,700.00
Head of household				
0 to 17,700		+	10.0	
17,701 to 67,450	1,770.00	+	12.0	17,700.00
67,451 to 105,700	7,740.00	+	22.0	67,450.00
105,701 to 201,750	16,155.00	+	24.0	105,700.00
201,751 to 256,200	39,207.00	+	32.0	201,750.00
256,201 to 640,600	56,631.00	+	35.0	256,200.00
Over 640,600	191,171.50	+	37.0	640,600.00
Married filing separately				
0 to 12,400		+	10.0	
12,401 to 50,400	1,240.00	+	12.0	12,400.00
50,401 to 105,700	5,800.00	+	22.0	50,400.00
105,701 to 201,775	17,996.00	+	24.0	105,700.00
201,776 to 256,225	41,024.00	+	32.0	201,775.00
256,226 to 384,350	58,448.00	+	35.0	256,225.00
Over 384,350	103,291.75	+	37.0	384,350.00
Estates and trusts				
0 to 3,300		+	10.0	
3,301 to 11,700	330.00	+	24.0	3,300.00
11,701 to 16,000	2,346.00	+	35.0	11,700.00
Over 16,000	3,851.00	+	37.0	16,000.00

Standard Deductions & Child Tax Credit

Filing status	Standard deduction
Married, filing jointly and qualifying widow(er)s	\$32,200
Single or married, filing separately	\$16,100
Head of household	\$24,150
Dependent filing own tax return	\$1,350*
Additional deductions for non-itemizers	
Blind or over 65 **	Add \$1,650
Additional standard deduction for individuals 65+ ^	Add \$6,000
Child Tax Credit	
Credit per child under 17	\$2,200 (\$1,700 refundable)
Income phaseouts begin at AGI of:	\$400,000 joint, \$200,000 all other

Tax Rates on Long-Term Capital Gains and Qualified Dividends

If taxable income falls below \$49,450 (single/married-filing separately), \$98,900 (joint), \$66,200 (head of household), \$3,300 (estates)	0%
If taxable income falls at or above \$49,450 (single/married-filing separately), \$98,900 (joint), \$66,200 (head of household), \$3,300 (estates)	15%
If income falls at or above \$545,500 (single), \$306,850 (married-filing separately), \$613,700 (joint), \$579,600 (head of household), \$15,900 (estates)	20%

3.8% Tax on Lesser of Net Investment Income or Excess of MAGI Over

Married, filing jointly	\$250,000
Single	\$200,000
Married, filing separately	\$125,000

Exemption Amounts for Alternative Minimum Tax

Married, filing jointly or surviving spouses	\$140,200
Single	\$90,100
Married, filing separately	\$70,100
Estates and trusts	\$31,400

28% tax rate applies to income over:

Married, filing separately	\$122,250
All others	\$244,500

Exemption amounts phase out at:

Married, filing jointly or surviving spouses	\$1,000,000
Single and married, filing separately	\$500,000
Estates and trusts	\$104,800

Gift and Estate Tax Exclusions and Credits

Maximum estate, gift & GST rates	40%
Estate, gift & GST exclusions	\$15,000,000
Gift tax annual exclusion	\$19,000
Exclusion on gifts to non-citizen spouse	\$194,000

Education Credits, Deductions, and Distributions

Credit/Deduction/Account	Maximum credit/deduction/distribution	Income phaseouts begin at AGI of:
American Opportunity Tax Credit/Hope	\$2,500 credit	\$160,000 joint \$80,000 all others
Lifetime learning credit	\$2,000 credit	\$160,000 joint \$80,000 all others
Savings bond interest tax-free if used for education	Deduction limited to amount of qualified expenses	\$152,650 joint \$101,800 all others
Coverdell	\$2,000 maximum; not deductible	\$190,000 joint \$95,000 all others
529 plan (K-12)	\$20,000 distribution	None
529 plan (Higher Ed.) †	Distribution limited to amount of qualified expenses	None

Tax Deadlines

January 15 – 4th installment of the previous year's estimated taxes due
April 15 – Tax filing deadline, or request extension to Oct. 15. 1st installment of 2026 taxes due. Last day to file amended return for 2022. Last day to contribute to: Roth or traditional IRA for 2024; HSA for 2025; Keogh or SEP for 2025 (unless tax filing deadline has been extended).
June 16 – 2nd installment of estimated taxes due
September 15 – 3rd installment of estimated taxes due
October 15 – Tax returns due for those who requested an extension. Last day to contribute to SEP or Keogh for 2025 if extension was filed.
December 31 – Last day to: 1) pay expenses for itemized deductions; 2) complete transactions for capital gains or losses; 3) establish a Keogh plan for 2026; 4) establish a solo 401(k) for 2026; 5) complete 2026 contributions to employer-sponsored 401(k) plans; 6) correct excess contributions to IRAs and qualified plans to avoid penalty.

* Greater of \$1,350 or \$450 plus the individual's earned income.

** Blind or over 65, unmarried & not a surviving spouse: Add \$2,000.

^ Phaseout begins at \$75,000 (single) and \$150,000 (joint)

† \$10,000 lifetime 529 distribution can be applied to student loan debt.

Check with your financial professional for updates.

Retirement Plan Contribution Limits	
Annual compensation used to determine contribution for most plans	\$360,000
Defined-contribution plans, basic limit	\$72,000
Defined-benefit plans, basic limit	\$290,000
401(k), 403(b), 457(b), Roth 401(k) plans elective deferrals	\$24,500
Catch-up provision for individuals 50-59 and 64+, 401(k), 403(b), 457(b), Roth 401(k) plans	\$8,000
Catch-up provision for individuals 60-63, 401(k), 403(b), 457(b), Roth 401(k) plans	\$11,250
SIMPLE plans, elective deferral limit	\$17,000
SIMPLE plans, catch-up contribution for individuals 50 and over	\$4,000

Individual Retirement Accounts			
IRA type	Contribution limit	Catch-up at 50+	Income limits
Traditional nondeductible	\$7,500	\$1,100	None
Traditional deductible	\$7,500	\$1,100	If covered by a plan: \$129,000 - \$149,000 joint \$81,000 - \$91,000 single, HOH 0 - \$10,000 married filing separately If one spouse is covered by a plan: \$242,000 - \$252,000 joint
Roth	\$7,500	\$1,100	\$242,000 - \$252,000 joint \$153,000 - \$168,000 single & HOH 0 - \$10,000 married filing separately
Roth conversion			No income limit

Health Savings Accounts			
Annual limit	Maximum deductible contribution	Expense limits (deductibles and co-pays)	Minimum annual deductible
Individuals	\$4,400	\$8,500	\$1,700
Families	\$8,750	\$17,000	\$3,400
Catch-up for 55 and older	\$1,000		

Deductibility of Long-Term Care Premiums on Qualified Policies	
Attained age before close of tax year	Amount of LTC premiums that qualify as medical expenses in 2026
40 or less	\$500
41 to 50	\$930
51 to 60	\$1,860
61 to 70	\$4,960
Over 70	\$6,200

Medicare Deductibles	
Part B deductible	\$283.00
Part A (inpatient services) deductible for first 60 days of hospitalization	\$1,736.00
Part A deductible for days 61-90 of hospitalization	\$434.00/day
Part A deductible for more than 90 days of hospitalization	\$868.00/day

Social Security		
Benefits		
Estimated maximum monthly benefit if turning full retirement age (66 years and 10 months) in 2025	\$4,152	
Retirement earnings exempt amounts	\$24,480 under FRA \$65,160 during year reach FRA No limit after FRA	
Tax on Social Security benefits: income brackets		
Filing status	Provisional income*	Amount of Social Security subject to tax
Married filing jointly	Under \$32,000 \$32,000-\$44,000 Over \$44,000	0 up to 50% up to 85%
Single, head of household, qualifying widow(er), married filing separately and living apart from spouse	Under \$25,000 \$25,000-\$34,000 Over \$34,000	0 up to 50% up to 85%
Married filing separately and living with spouse	Over 0	up to 85%
Tax (FICA)		
SS tax paid on income up to \$184,500	% withheld	Maximum tax payable
Employer pays	6.2%	\$11,439.00
Employee pays	6.2%	\$11,439.00
Self-employed pays	12.4%	\$22,878.00
Medicare tax		
Employer pays	1.45%	varies per income
Employee pays	1.45% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	varies per income
Self-employed pays	2.90% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	varies per income

*Provisional income = adjusted gross income (not incl. Social Security) + tax-exempt interest + 50% of Social Security benefit

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Medicare Premiums			
2024 MAGI single	2024 MAGI joint	Part B Premium	Part D income adjustment
\$109,000 or less	\$218,000 or less	\$202.90	\$0
109,001-137,000	218,001-274,000	\$284.10	\$14.50
137,001-171,000	274,001-342,000	\$405.80	\$37.50
171,001-205,000	342,001-410,000	\$527.50	\$60.40
205,001-499,999	410,001-749,999	\$649.20	\$83.80
Above 500,000	Above 750,000	\$689.90	\$91.00

Uniform Lifetime Table (partial)			
Age of IRA owner or plan participant	Life expectancy (in years)	Age of IRA owner or plan participant	Life expectancy (in years)
73	26.5	89	12.9
74	25.5	90	12.2
75	24.6	91	11.5
76	23.7	92	10.8
77	22.9	93	10.1
78	22.0	94	9.5
79	21.1	95	8.9
80	20.2	96	8.4
81	19.4	97	7.8
82	18.5	98	7.3
83	17.7	99	6.8
84	16.8	100	6.4
85	16.0	101	6.0
86	15.2	102	5.6
87	14.4	103	5.2
88	13.7	104	4.9

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